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FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/415,632

**MESSAGE:**

Reply and Amendment (7 pgs.)

Thank you.  
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CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.7700

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Date: March 1, 2005By: Heborah A. Miller**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Inventor(s): Crane, et al.

Docket No.: 10655.7700

Serial No.: 09/415,632

Examiner: Poinvil, Frantzy

Filed: October 12, 1999

Group Art Unit: 3628

Title: SYSTEM AND METHOD  
FOR DIVIDING A REMITTANCE  
AND DISTRIBUTING A PORTION  
OF THE FUNDS TO MULTIPLE  
INVESTMENT PRODUCTS

Confirmation No.: 5093

**REPLY AND AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed February 10, 2005, of which this Reply is filed within the shortened three month statutory period for reply, please amend the application as follows and consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.